

Information to identify the case:

Debtor 1	<u>Jose Rivas</u>	Social Security number or ITIN	xxx-xx-5673
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-18137-RG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jose Rivas

7/21/17

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Jose Rivas
 Debtor

Case No. 17-18137-RG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 16

Date Rcvd: Jul 21, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 23, 2017.

db
 516780802 +Jose Rivas, 12 Ampere Parkway, East Orange, NJ 07017-5448
 +B and E Recovery LLC, c/o Skylar Law, LLC, 1200 Laurel Oak Rd #102,
 Voorhees Township, NJ 08043-4317
 516780804 +Discover Bank, c/o Pressler & Pressler, LLP, Attn: Bankruptcy Dept., 7 Entin Road,
 Parsippany, NJ 07054-5020
 516780808 +HSBC Bank, c/o Midland Funding LLC, 2365 Northside Drive, Suite 300,
 San Diego, CA 92108-2709
 516780806 +Hackensack University Medical Center, c/o Schachter Portnoy, LLC, 3490 U.S. 1,
 Princeton, NJ 08540-5920
 516780807 +Holy Name Medical Center, c/o Peter Cipparulo, III LLC, 9 Ivy Lane,
 Hillsborough, NJ 08844-3814
 516780811 +NJ Center for Prostate Cancer, c/o Edward Zizmor, Esq., 60 Court Street, # 1A,
 Hackensack, NJ 07601-7041
 516780810 +Nationstar Mortgage LLC, 8950 Cypress Waters Boulevard, Dallas, TX 75063
 516780813 +Santander Consumer USA, Attn: Bankruptcy Dept., 1601 Elm Street, 15th Floor,
 Dallas, TX 75201-7260
 516780814 Teaneck Emergency, c/o AmeriFinancial Solutions, Attn: Bankruptcy Dept., P.O. Box 65018,
 Baltimore, MD 21264-5018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 21 2017 23:13:39 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 21 2017 23:13:35 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516780805 EDI: DISCOVER.COM Jul 21 2017 23:03:00 Discover Financial Services LLC, P.O. Box 15316,
 Wilmington, DE 19850-5316
 516780809 +EDI: MID8.COM Jul 21 2017 23:03:00 Midland Funding LLC, 8875 Aero Drive, Suite 200,
 San Diego, CA 92123-2255
 516780812 +E-mail/Text: rsi@revenuesystems.com Jul 21 2017 23:14:07 Premium Assignment Corp.,
 c/o Revenue Systems Inc., 2196 Main Street, Suite J, Dunedin, FL 34698-5694
 516780815 EDI: TFSR.COM Jul 21 2017 23:03:00 Toyota Motor Credit Corp., 5005 N. River Boulevard NE,
 Cedar Rapids, IA 52411-6634

TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516780803 ##+Commercial Acceptance Co., 2 W. Main Street, Shiremanstown, PA 17011-6326

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 23, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 21, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
 Nancy Isaacson nisaacson@greenbaumlaw.com, admin@remote7solutions.com;J101@ecfcbis.com
 Thomas M. Egan on behalf of Debtor Jose Rivas teganlaw@aol.com
 U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4